



**Order Filed on December 21, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Michael B. Goldsboro & Annina Goldsboro,
Debtors.

Case No.: 14-14562-ABA

Adv. No.:

Hearing Date: 12/12/2017 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 21, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Michael B. Goldsboro & Annina Goldsboro

Case No: 14-14562-ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property known as 576 West Oak Road, Vineland, NJ 08360 and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 1, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditors for payments due March 2017 through November 2017 for a total post-petition default of \$15,977.06 (3 @ \$1,861.47, 6 @ \$1,860.31, less suspense balance of \$769.21; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall bring the account current by January 15, 2018 by submitting full payment of the post-petition arrears in the amount of \$15,977.06 directly to Secured Creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that these funds are necessary to prevent an imminent foreclosure; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume December 1, 2017, directly to Secured Creditor (Note: the amount of the monthly payment is subject to change according to the terms of the note); and

It is further **ORDERED, ADJUDGED and DECREED** that absent these funds, a foreclosure action is imminent; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which are to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Michael B Goldsboro
 Annina Goldsboro
 Debtors

Case No. 14-14562-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db/jdb +Michael B Goldsboro, Annina Goldsboro, 576 W. Oak Rd, Vineland, NJ 08360-2218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
 Joshua I. Goldman on behalf of Creditor Midland Mortgage jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
 Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
 Seymour Wasserstrum on behalf of Debtor Michael B Goldsboro mylawyer7@aol.com, ecf@seymourlaw.net
 Seymour Wasserstrum on behalf of Joint Debtor Annina Goldsboro mylawyer7@aol.com, ecf@seymourlaw.net

TOTAL: 8